

Case No. 6:13-bk-61990  
(if known)

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

Description and Location of Property	Nature of Debtor's Interest in Property		Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
		Husband--H Wife--W Joint--J Community--C		
None				None

**TOTAL \$**  
(Report also on Summary of Schedules.)

0.00

In re Mark Galbraith

Debtor(s)

Case No. 6:13-bk-61990

(if known)

**SCHEDULE B-PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<i>Wells Fargo Checking Account # 1010311482474</i> <i>Location: In possession of bank</i>		<i>\$60.00</i>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	X			
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<i>Clothing</i> <i>Location: In debtor's possession</i>		<i>\$200.00</i>
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

B6B (Official Form 6B) (12/07)

In re Mark Galbraith

Debtor(s)

Case No. 6:13-bk-61990

(if known)

**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	<div> <div>Husband--H Wife--W Joint--J Community--C</div> <div>Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption</div> </div>
14. Interests in partnerships or joint ventures. Itemize.	X		
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X		
16. Accounts Receivable.	X		
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X		
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X		
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X		
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X		
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<p><i>2011 State and Federal Tax Refund</i> <i>Location: In possession of tax authorities</i></p> <p><i>2012 State and Federal Tax Refund</i> <i>Location: In possession of tax authorities</i></p> <p><i>2013 State and Federal Tax Refund</i> <i>Location: In possession of tax authorities</i></p>	<p><i>\$5.00</i></p> <p><i>\$5.00</i></p> <p><i>\$5.00</i></p>
22. Patents, copyrights, and other intellectual property. Give particulars.	X		
23. Licenses, franchises, and other general intangibles. Give particulars.	X		
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
25. Automobiles, trucks, trailers and other vehicles and accessories.		<p><i>2007 Toyota Prius</i> <i>Location: In debtor's possession</i></p> <p><i>Trailer, 6' x 10', flatbed (titled in name of debtor, but sold for \$200 to Mike Hitu;</i></p>	<p><i>\$6,341.00</i></p> <p><i>\$200.00</i></p>

In re Mark Galbraith,  
Debtor(s)Case No. 6:13-bk-61990  
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property <div data-bbox="1138 411 1284 510">Husband--H Wife--W Joint--J Community--C</div>	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.  27. Aircraft and accessories.  28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment and supplies used in business.  30. Inventory.  31. Animals.  32. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed.  35. Other personal property of any kind not already listed. Itemize.	X  X  X  X  X  X  X  X  X  X	<i>debtor no longer has an ownership interest)</i> <i>Location: In possession of Mike Hitu,</i> <i>Catlitt, VA</i>	
<b>Total</b> ➡			<b>\$6,816.00</b>

In re Mark Galbraith,  
Debtor(s)Case No. 6:13-bk-61990  
(if known)**SCHEDULE C-PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$155,675.\*

(Check one box)

☐ 11 U.S.C. § 522(b) (2)☒ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
<i>Wells Fargo Checking Account</i>	<i>VaC 34-4</i>	<i>\$ 60.00</i>	<i>\$ 60.00</i>
<i>Clothing</i>	<i>VaC 34-26(4)</i>	<i>\$ 200.00</i>	<i>\$ 200.00</i>
<i>2011 State and Federal Tax Refund</i>	<i>VaC 34-4</i>	<i>\$ 5.00</i>	<i>\$ 5.00</i>
<i>2012 State and Federal Tax Refund</i>	<i>VaC 34-4</i>	<i>\$ 5.00</i>	<i>\$ 5.00</i>
<i>2013 State and Federal Tax Refund</i>	<i>VaC 34-4</i>	<i>\$ 5.00</i>	<i>\$ 5.00</i>
<i>2007 Toyota Prius</i>	<i>VaC 34-26(8)</i> <i>VaC 34-4</i>	<i>\$ 6,000.00</i> <i>\$ 341.00</i>	<i>\$ 6,341.00</i>
Page No. <u>1</u> of <u>1</u>			

\* Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6D (Official Form 6D) (12/07)

In re Mark Galbraith

Debtor(s)

Case No. 6:13-bk-61990

(if known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Co-Debtor H--Husband W--Wife J--Joint C--Community	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No:							
	Value:						
Account No:							
	Value:						
No continuation sheets attached						<b>Subtotal \$</b> (Total of this page)	<b>\$ 0.00</b>
						<b>Total \$</b> (Use only on last page)	<b>\$ 0.00</b>

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

B6E (Official Form 6E) (04/13)

In re Mark Galbraith

Debtor(s)

Case No. 6:13-bk-61990

(if known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**No continuation sheets attached**

B6F (Official Form 6F) (12/07)

In re Mark Galbraith,Case No. 6:13-bk-61990

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 0105 Creditor # : 1 BB&T P.O. Box 2306 Wilson NC 27894	X J	Credit Card Purchases				\$ 3,406.00
Account No: 0004 Creditor # : 2 BB&T Recovery 4251 Fayetteville Lakeview NC 28350		Credit Card Purchases				\$ 2,758.00
Account No: 0-00 Creditor # : 3 Central Virginia Electric Coop P.O. Box 247 Lovingston VA 22949		Utility Bills				\$ 91.52
9 continuation sheets attached						Subtotal \$
						\$ 6,255.52
						Total \$
(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related						



B6F (Official Form 6F) (12/07) - Cont.

In re Mark Galbraith,Case No. 6:13-bk-61990

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5828 Creditor # : 4 CenturyLink 100 Century Tel Drive Monroe LA 71203		Phone Service				\$ 198.00
Account No: 5828 Representing: CenturyLink		Audit Systems, Inc. 3696 Ulmerton Road Clearwater FL 33762				
Account No: 5142 Creditor # : 5 Chase Bank NA P.O. Box 15298 Wilmington DE 19850		Credit Card Purchases				\$ 7,119.00
Account No: 5142 Representing: Chase Bank NA		Equable Ascent Financial 1120 West Lake Cook Road Buffalo Grove IL 60089				
Account No: 5142 Representing: Chase Bank NA		Hilco Receivables, LLC 5 Revere Drive Northbrook IL 60062				

Sheet No. 1 of 9 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

\$ 7,317.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of  
Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Mark Galbraith,Case No. 6:13-bk-61990

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
H--Husband W--Wife J--Joint C--Community						
Account No: 5142  Representing:  Chase Bank NA		Rubenstein & Cogan Suite 1250 12 S. Summit Ave. Gaithersburg MD 20877				
Account No: 5142  Representing:  Chase Bank NA		Dominion Law Associates 222 Central Park Ave. Virginia Beach VA 23462-3026				
Account No: 1003  Creditor # : 6 Chase Bank, NA P.O. Box 15145 Wilmington DE 19850		Credit Card Purchases				\$ 6,435.00
Account No: 1003  Representing:  Chase Bank, NA		Equable Ascent Financial 1120 West Lake Cook Road Buffalo Grove IL 60089				
Account No: 1003  Representing:  Chase Bank, NA		Rubenstein & Cogan Suite 1250 12 S. Summit Ave. Gaithersburg MD 20877				
Sheet No. <u>2</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal \$</b> <u>\$ 6,435.00</u> <b>Total \$</b> _____ (Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Mark Galbraith,Case No. 6:13-bk-61990

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: <b>1003</b> <b>Representing:</b> <b>Chase Bank, NA</b>		<b>Dominion Law Associates</b> <b>222 Central Park Ave.</b> <b>Virginia Beach VA 23462-3026</b>				
Account No: <b>5714</b> <b>Creditor # : 7</b> <b>CitiBank South Dakota</b> <b>P.O. Box 6241</b> <b>Sioux Falls SD 57117</b>		<b>Credit Card Purchases</b>				<b>\$ 2,428.00</b>
Account No: <b>5714</b> <b>Representing:</b> <b>CitiBank South Dakota</b>		<b>Glasser &amp; Glasser</b> <b>P.O. Box 3400</b> <b>Norfolk VA 23514</b>				
Account No: <b>5714</b> <b>Representing:</b> <b>CitiBank South Dakota</b>		<b>Margolis, Pritzker, Epstein</b> <b>10800 Midlothian Turnpike</b> <b>Richmond VA 23235</b>				
Account No: <b>A007</b> <b>Creditor # : 8</b> <b>Duvera</b> <b>2701 Loker Av West</b> <b>Carlsbad CA 92008</b>		<b>Credit Card Purchases</b>				<b>\$ 1,158.00</b>

Sheet No. 3 of 9 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

\$ 3,586.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of  
Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Mark Galbraith,Case No. 6:13-bk-61990

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: <b>A007</b> <b>Representing:</b> <b>Duvera</b>		<b>Palomar Associates</b> <b>1959 Palomar Oaks Way St.</b> <b>Carlsbad CA 92011</b>				
Account No: <b>2216</b> <b>Creditor # : 9</b> <b>ESB/Harley Davidson Credit</b> <b>P.O. Box 21829</b> <b>Buffalo NY 1486</b>		<b>Purchase money loan</b>				<b>\$ 1,486.00</b>
Account No: <b>6086</b> <b>Creditor # : 10</b> <b>First Bankcard</b> <b>c/o First Nat'l Bank of Omaha</b> <b>P.O. Box 2340</b> <b>Omaha NE 68103</b>		<b>Credit Card Purchases</b>				<b>\$ 6,687.00</b>
Account No: <b>6086</b> <b>Representing:</b> <b>First Bankcard</b>		<b>Asset Acceptance LLC</b> <b>P.O. Box 1630</b> <b>Warren MI 48090</b>				
Account No: <b>6086</b> <b>Representing:</b> <b>First Bankcard</b>		<b>National Enterprise Systems</b> <b>29125 Solon Road</b> <b>Solon OH 44139</b>				

Sheet No. 4 of 9 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

\$ 8,173.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of  
Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Mark Galbraith,Case No. 6:13-bk-61990

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 4106 Creditor # : 11 Galaxy Portfolios, LLC 101 Convention Center Drive Las Vegas NV 89109		Credit Card Purchases				\$ 17,336.58
Account No: 4106 Representing: Galaxy Portfolios, LLC		Northland Group Inc. P.O. Box 390846 Minneapolis MN 55439				
Account No: 5043 Creditor # : 12 GE Capital Retail Bank P.O. Box 5937 Newark NJ 07101	X	J				\$ 556.00
Account No: 5043 Representing: GE Capital Retail Bank		Allied Interstate 3000 Corporate Exchange Drive Columbus OH 43231				
Account No: 3588 Creditor # : 13 GE Money Bank P.O. Box 965005 Orlando FL 32896	X	J				\$ 6,435.00

Sheet No. 5 of 9 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

\$ 24,327.58

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of  
Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Mark Galbraith,Case No. 6:13-bk-61990

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3588						
Representing:  GE Money Bank		Midland Funding 8875 Aero Dr Ste 200 San Diego CA 92123				
Account No: 3588						
Representing:  GE Money Bank		Riexinger & Associates, LLC P.O. Box 956188 Duluth GA 30095-9504				
Account No: 9405						\$ 1,681.00
Creditor # : 14 GE Money Bank P.O. Box 965005 Orlando FL 32896		Credit Card Purchases				
Account No: 9405						
Representing:  GE Money Bank		Midland Funding 8875 Aero Dr Ste 200 San Diego CA 92123				
Account No: 1001						\$ 299.00
Creditor # : 15 Sprint P.O. Box 4191 Carol Stream IL 60197		Phone Service				

Sheet No. 6 of 9 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

\$ 1,980.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of  
Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Mark Galbraith,Case No. 6:13-bk-61990

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1001 <b>Representing:</b>  <b>Sprint</b>		<b>Enhanced Recovery Co</b> <b>8014 Bayberry Road</b> <b>Jacksonville FL 32256</b>				
Account No: 1001 <b>Representing:</b>  <b>Sprint</b>		<b>I.C. Systems, Inc.</b> <b>P.O. Box 64378</b> <b>Saint Paul MN 55164</b>				
Account No: 6704 <b>Creditor # : 16</b> <b>SunTrust Mortgage</b> <b>1001 Semmes Ave.</b> <b>Richmond VA 23224</b>	X	J <b>Deficiency from foreclosure</b>				<b>Unknown</b>
Account No: 2692 <b>Creditor # : 17</b> <b>Total Call Int'l</b> <b>1411 W. 190th St</b> <b>Suite 700</b> <b>Gardena CA 90248</b>		<b>Phone Service</b>				<b>\$ 72.00</b>
Account No: 2692 <b>Representing:</b>  <b>Total Call Int'l</b>		<b>AWA Collections</b> <b>P.O. Box 6605</b> <b>Orange CA 92863</b>				

Sheet No. 7 of 9 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims**Subtotal \$****\$ 72.00****Total \$**(Use only on last page of the completed Schedule F. Report also on Summary of  
Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Mark Galbraith,Case No. 6:13-bk-61990

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 8787 Creditor # : 18 UVA Medical Center PO Box 800750 Charlottesville VA 22908	H--Husband W--Wife J--Joint C--Community	6/7/2012 Medical Bills				\$ 121.60
Account No: 5472 Creditor # : 19 UVA Medical Center PO Box 800750 Charlottesville VA 22908		4/19/2012 Medical Bills				\$ 596.80
Account No: 1330 Creditor # : 20 UVA Physicians Group P.O. Box 9007 Charlottesville VA 22906-9007		Medical Bills				\$ 1,106.40
Account No: 1330 Representing: UVA Physicians Group		Bull City Financial Solutions 1107 W. Main St. 201 Durham NC 27701				
Account No: Creditor # : 21 Virginia Employment Commission PO Box 1358 Richmond VA 23218-1358		Reimburse Alleged Over-payment				\$ 757.00

Sheet No. 8 of 9 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 2,581.80**

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of  
Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related



B6F (Official Form 6F) (12/07) - Cont.

In re Mark Galbraith,Case No. 6:13-bk-61990

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: <b>Creditor # : 22</b> <b>Worldwide Asset Purchasing</b> <b>70 King Farm Blvd</b> <b>Rockville MD 20850</b>		<b>Purchases</b>				<b>\$ 11,494.00</b>
Account No: <b>Representing:</b> <b>Worldwide Asset Purchasing</b>		<b>Glasser &amp; Glasser</b> <b>P.O. Box 3400</b> <b>Norfolk VA 23514</b>				
Account No:						
Account No:						
Account No:						
Account No:						
<b>Subtotal \$</b>						<b>\$ 11,494.00</b>
<b>Total \$</b>						<b>\$ 72,221.90</b>

 Sheet No. 9 of 9 continuation sheets attached to Schedule of  
 Creditors Holding Unsecured Nonpriority Claims

 (Use only on last page of the completed Schedule F. Report also on Summary of  
 Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re Mark Galbraith / DebtorCase No. 6:13-bk-61990

(if known)

**SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if the debtor has no executory contracts or unexpired leases.

<b>Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.</b>	<b>Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.</b>

In re Mark Galbraith / DebtorCase No. 6:13-bk-61990  
(if known)**SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceeding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
<i>Cornellia Galbraith</i> <i>11384 Daisy Drive</i> <i>Orange VA 22960-4564</i>	<i>BB&amp;T</i> <i>P.O. Box 2306</i> <i>Wilson NC 27894</i>  <i>GE Capital Retail Bank</i> <i>P.O. Box 5937</i> <i>Newark NJ 07101</i>  <i>GE Money Bank</i> <i>P.O. Box 965005</i> <i>Orlando FL 32896</i>  <i>SunTrust Mortgage</i> <i>1001 Semmes Ave.</i> <i>Richmond VA 23224</i>

In re Mark Galbraith

Debtor(s)

Case No. 6:13-bk-61990

(if known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <b>Single</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT: DEBTOR		SPOUSE
Occupation <b>Customer Delivery Teammate</b>		
Name of Employer <b>Carquest Worldpac</b>		
How Long Employed <b>1 year</b>		
Address of Employer <b>2635 E. Millbrook Road Raleigh NC 27604</b>		
INCOME: (Estimate of average or projected monthly income at time case filed)		
		DEBTOR SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)		\$ 2,134.88 \$ 0.00
2. Estimate monthly overtime		\$ 0.00 \$ 0.00
3. SUBTOTAL		\$ 2,134.88 \$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security		\$ 404.07 \$ 0.00
b. Insurance		\$ 0.00 \$ 0.00
c. Union dues		\$ 0.00 \$ 0.00
d. Other (Specify):		\$ 0.00 \$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS		\$ 404.07 \$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY		\$ 1,730.81 \$ 0.00
7. Regular income from operation of business or profession or farm (attach detailed statement)		\$ 0.00 \$ 0.00
8. Income from real property		\$ 0.00 \$ 0.00
9. Interest and dividends		\$ 0.00 \$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.		\$ 0.00 \$ 0.00
11. Social security or government assistance (Specify):		\$ 0.00 \$ 0.00
12. Pension or retirement income		\$ 0.00 \$ 0.00
13. Other monthly income (Specify):		\$ 0.00 \$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		\$ 0.00 \$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)		\$ 1,730.81 \$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)		<b>\$ 1,730.81</b>
(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Mark Galbraith,  
Debtor(s)Case No. 6:13-bk-61990  
(if known)**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) .....	\$	0.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities: a. Electricity and heating fuel .....	\$	90.00
b. Water and sewer .....	\$	0.00
c. Telephone .....	\$	50.00
d. Other <u>Cable television</u> .....	\$	90.00
Other .....	\$	0.00
3. Home maintenance (repairs and upkeep) .....	\$	0.00
4. Food .....	\$	300.00
5. Clothing .....	\$	0.00
6. Laundry and dry cleaning .....	\$	10.00
7. Medical and dental expenses .....	\$	50.00
8. Transportation (not including car payments) .....	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc. ....	\$	15.00
10. Charitable contributions .....	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's .....	\$	0.00
b. Life .....	\$	0.00
c. Health .....	\$	0.00
d. Auto .....	\$	35.00
e. Other .....	\$	0.00
Other .....	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage) (Specify) <u>Personal property or car tax</u>	\$	23.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto .....	\$	206.47
b. Other: .....	\$	0.00
c. Other: .....	\$	0.00
14. Alimony, maintenance, and support paid to others .....	\$	0.00
15. Payments for support of additional dependents not living at your home .....	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) .....	\$	0.00
17. Other: .....	\$	0.00
Other: .....	\$	0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,069.47
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  <b>Debtor expects to have to rent housing soon. Currently, the trailer and lot in Scottsville has been foreclosed, but the debtor is still there without payment of rent. He expects to pay approximately \$600/month in rent.</b>		

## 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 16 of Schedule I

\$ 1,730.81

b. Average monthly expenses from Line 18 above

\$ 1,069.47

c. Monthly net income (a. minus b.)

\$ 661.34

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF VIRGINIA  
WESTERN DIVISION**

In re *Mark Galbraith*Case No. *6:13-bk-61990*  
Chapter *7*

\_\_\_\_\_/ Debtor

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	<b>Yes</b>	<b>1</b>	\$ <b>0.00</b>		
B-Personal Property	<b>Yes</b>	<b>3</b>	\$ <b>6,816.00</b>		
C-Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D-Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		\$ <b>0.00</b>	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		\$ <b>0.00</b>	
F-Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>10</b>		\$ <b>72,221.90</b>	
G-Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H-Codebtors	<b>Yes</b>	<b>1</b>			
I-Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			\$ <b>1,730.81</b>
J-Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			\$ <b>1,069.47</b>
<b>TOTAL</b>		<b>22</b>	\$ <b>6,816.00</b>	\$ <b>72,221.90</b>	

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF VIRGINIA  
WESTERN DIVISION**

In re *Mark Galbraith*Case No. *6:13-bk-61990*  
Chapter *7*

\_\_\_\_\_/ Debtor

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
<b>TOTAL</b>	<b>\$ 0.00</b>

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,730.81
Average Expenses (from Schedule J, Line 18)	\$ 1,069.47
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 2,134.88

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 72,221.90
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 72,221.90



In re Mark Galbraith  
Debtor

Case No. 6:13-bk-61990  
(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 10/14/2013

Signature /s/ Mark Galbraith  
Mark Galbraith

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

### CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11.U.S.C. § 110)

I certify that I am a bankruptcy preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Preparer:

Social security No. :

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_

Date: \_\_\_\_\_

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF VIRGINIA  
WESTERN DIVISION**

In re **Mark Galbraith**

Case No. **6:13-bk-61990**  
Chapter **7**

\_\_\_\_\_/ Debtor  
Attorney for Debtor: **C. Lamar Garren**

**STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
  - a) For legal services rendered or to be rendered in contemplation of and in connection with this case . . . . . \$ 1,000.00
  - b) Prior to the filing of this statement, debtor(s) have paid . . . . . \$ 1,000.00
  - c) The unpaid balance due and payable is . . . . . \$ 0.00
3. \$ 306.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and  
**None other**
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and  
**None other**
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:  
**None**
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:  
**None**

Dated: **10/14/2013**

Respectfully submitted,

X /s/ **C. Lamar Garren**  
\_\_\_\_\_  
Attorney for Petitioner: **C. Lamar Garren**  
**Scott Kroner, PLC**  
**418 E. Water St.**  
**Charlottesville VA 22902**  
  
**434-296-2161**  
**cgarren@scotttkroner.com**